

EXHIBIT “C”

Berger, Evan

From: Yenon @ CCI <yenon@callcci.com>
Sent: Friday, February 23, 2024 3:28 PM
To: Berger, Evan
Subject: Fwd: Mortgage denial

 External email >

 First time sender >

Sent from my iPhone

Begin forwarded message:

From: Judah Stein <jstein@steinsakslegal.com>
Date: January 23, 2023 at 3:28:42 PM EST
To: "yenon callcci.com" <yenon@callcci.com>
Subject: RE: Mortgage denial

RE: Refinance

Dear _____,

I am a licensed mortgage banker. After receiving your loan application, I ran your credit and reviewed all three of your credit reports. As discussed, at this time, due to the late mortgage payment with NR/SMS/CAL, your credit scores has been affected and you would be paying a higher interest rate. Based on your current scores, it would not make sense for you to refinance.

Thank you,

Judah

Judah Stein, Esq.
Stein Saks, PLLC
One University Plaza, Suite 620
Hackensack, NJ 07601
P. [\(201\) 282-6500 ext 103](tel:(201)282-6500)
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From: Judah Stein
Sent: Monday, January 23, 2023 2:22 PM
To: 'Yenon Argy' <yenon@callcci.com>
Subject: Mortgage denial

This is an example of a letter:

RE: Refinance

Dear _____,

I am a licensed mortgage banker. After receiving your loan application, I ran your credit. As discussed, at this time, due to the late mortgage payment with NR/SMS/CAL, your credit scores has been affected and you would be paying a higher interest rate. Based on your current scores, it would not make sense for you to refinance.

Thank you,

Judah

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